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8 ATTORNEYS FOR JESUS MARQUEZ,
9 OLGA MARQUEZ, RAMON MARQUEZ,
10 JUANITA MARQUEZ,
11 TAQUERIA LOS PRIMOS, and
12 TAQUERIA LOS PRIMOS NO. 2

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16 UNITED STATES DISTRICT COURT FOR THE
17 NORTHERN DISTRICT OF CALIFORNIA
18 SAN FRANCISCO DIVISION
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22 UNITED STATES OF AMERICA,) Case No.: CV 08 0891
23 Plaintiff,)
24 vs.) DEFENDANTS JESUS MARQUEZ,
25) OLGA MARQUEZ, RAMON MARQUEZ,
26) JUANITA MARQUEZ,
27) TAQUERIA LOS PRIMOS, AND
28) TAQUERIA LOS PRIMOS NO. 2'S
JESUS MARQUEZ, OLGA MARQUEZ,) ANSWER
RAMON MARQUEZ, JUANITA MARQUEZ,)
TAQUERIA LOS PRIMOS, and)
TAQUERIA LOS PRIMOS NO. 2,)
Defendants)

COMES NOW the Defendants, Jesus Marquez, Olga Marquez,
Ramon Marquez, Juanita Marquez, Taqueria Los Primos, and
Taqueria Los Primos No. 2, deny any and all such allegations,
and further admit or deny the specific allegations of the
Complaint and states affirmative defenses, as follows:

COUNT I

JURISDICTION AND VENUE

1. Defendants admit the allegations of the nature of the case in paragraph 1.

2. Defendants admit the allegations of subject matter jurisdiction in paragraph 2.

3. Defendants admit the allegations of personal jurisdiction of paragraph 3.

4. Defendants admit the allegations of venue of paragraph

COUNT II

IDENTIFICATION OF DEFENDANTS

5. Defendants, Jesus and Olga Marquez, admit that they reside in this District, as alleged in paragraph 5.

6. Defendants, Ramon and Juanita Marquez, admit that they reside in this District, as alleged in paragraph 6.

7. Defendant Taqueria Los Primos, a partnership, admits that it resides in this District, as alleged in paragraph 7.

8. Defendant Taqueria Los Primos No. 2, a partnership, admits that it resides in this District, as alleged in paragraph 8.

9. Defendants admit that the real property subject of this foreclosure is located in this District, as alleged in

1 paragraph 9.

2 10. Answering paragraph 10 of the Complaint, Defendants
3 lack information sufficient to form a belief as to the facts
4 alleged, and on that basis, Defendants deny them.

5 11. Defendants lack information sufficient to deny or
6 admit the allegation where Defendant Bank of America is
7 authorized to do business and its designated agent for service
8 of process, as alleged in paragraph 11. Defendants admit that
9 Defendant Bank of America may claim an interest in property
10 described in paragraph 11.

11 12. Answering paragraph 12 of the Complaint, Defendants
12 lack information sufficient to form a belief as to the facts
13 alleged, and on that basis, Defendants deny them.

14 13. Answering paragraph 13 of the Complaint, Defendants
15 lack information sufficient to form a belief as to the facts
16 alleged, and on that basis, Defendants deny them.

17 14. Answering paragraph 14 of the Complaint, Defendants
18 lack information sufficient to form a belief as to the facts
19 alleged, and on that basis, Defendants deny them.

20 15. Answering paragraph 15 of the Complaint, Defendants
21 lack information sufficient to form a belief as to the facts
22 alleged, and on that basis, Defendants deny them.

23 16. Answering paragraph 16 of the Complaint, Defendants
24

lack information sufficient to form a belief as to the facts
alleged, and on that basis, Defendants deny them.

COUNT III

RESPONSE REDUCE TO JUDGMENT ASSESSMENTS AGAINST JESUS AND OLGA MARQUEZ

17. Paragraphs 1 - 16 are incorporated by reference.
18. Defendants admit the allegations in paragraph 18.
19. Defendants are without sufficient information to admit or deny the allegations of timely notice and demand for payment of the assessments described in paragraph 18, and therefore deny them. Defendants further deny the allegation that Defendants have "neglected, failed, or refused to pay the assessments" described in paragraph 18. To the extent that the statements in paragraph 19 refer to any allegations of improper, or otherwise wrongful conduct on the part of Jesus and Olga Marquez, the allegations are denied.

COUNT IV

RESPONSE REDUCE TO JUDGMENT ASSESSMENTS AGAINST RAMON AND JUANITA MARQUEZ

20. Paragraphs 1 - 19 are incorporated by reference.
21. Defendants admit the allegations in paragraph 21.
22. Defendants are without sufficient information to admit or deny the allegations of timely notice and demand for payment of the assessments described in paragraph 21, and therefore deny

them. Defendants further deny the allegation that Defendants have “neglected, failed, or refused to pay the assessments” described in paragraph 21. To the extent that the statements in paragraph 22 refer to any allegations of improper, or otherwise wrongful conduct on the part of Ramon and Juanita Marquez, the allegations are denied.

COUNT V

RESPONSE REDUCE TO JUDGMENT ASSESSMENTS AGAINST TAQUERIA LOS PRIMOS

23. Paragraphs 1 - 22 are incorporated by reference.

24. Defendant admits the allegations in paragraph 24.

25. Defendant Taqueria Los Primos, a partnership, and its partners, Jesus Marquez and Ramon Marquez , are without sufficient information to admit or deny the allegations of timely notice and demand for payment of the assessments described in paragraph 24, and therefore deny them. Defendants further deny the allegation that Defendants have "neglected, failed, or refused to pay the assessments" described in paragraph 24. To the extent that the statements in paragraph 25 refer to any allegations of improper, or otherwise wrongful conduct on the part of Taqueria Los Primos, the allegations are denied.

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COUNT VI

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RESPONSE REDUCE TO JUDGMENT ASSESSMENTS AGAINST TAQUERIA LOS
PRIMOS NO. 2

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26. Paragraphs 1 - 25 are incorporated by reference.
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27. Defendant admits the allegations in paragraph 27.
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28. Defendant Taqueria Los Primos No. 2, a partnership,
6 and its partners, Jesus Marquez and Ramon Marquez, are without
7 sufficient information to admit or deny the allegations of
8 timely notice and demand for payment of the assessments
9 described in paragraph 27, and therefore deny them. Defendants
10 further deny the allegation that Defendants have "neglected,
11 failed, or refused to pay the assessments" described in
12 paragraph 27. To the extent that the statements in paragraph 28
13 refer to any allegations of improper, or otherwise wrongful
14 conduct on the part of Taqueria Los Primos No. 2, the
15 allegations are denied.
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COUNT VII

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RESPONSE FORECLOSURE FEDERAL TAX LIENS

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22. Paragraphs 1 - 28 are incorporated by reference.
23
24. Defendants, Jesus and Olga Marquez, admit allegations
25 in paragraph 30. However, Defendants deny allegations to the
26 extent that the statements in paragraph 30 refer to any
27 allegations of neglect or refusal to pay the assessments
28 described in paragraph 18.

1 31. Defendants, Jesus and Olga Marquez, generally believe
2 the assertions of paragraphs 18 and 31 to be true, and reserve
3 the right to admit or deny any related assertions which might
4 subsequently be asserted by the government.

5 32. Defendants, Ramon and Juanita Marquez, admit
6 allegations in paragraph 32. However, Defendants deny
7 allegations to the extent that the statements in paragraph 32
8 refer to any allegations of neglect or refusal to pay the
9 assessments described in paragraph 21.

11 33. Defendants, Ramon and Juanita Marquez, generally
12 believe the assertions of paragraphs 21 and 33 to be true, and
13 reserve the right to admit or deny any related assertions which
14 might subsequently be asserted by the government.

16 34. Defendant Taqueria Los Primos, a partnership, and its
17 partners, Jesus Marques and Ramon Marquez, admit allegations in
18 paragraph 34. However, Defendant denies allegations to the
19 extent that the statements in paragraph 34 refer to any
20 allegations of neglect or refusal to pay the assessments
21 described in paragraph 24.

23 35. Defendant Taqueria Los Primos, a partnership, and its
24 partners, Jesus Marquez and Ramon Marquez, generally believe the
25 assertions of paragraphs 24 and 35 to be true, and reserve the
26 right to admit or deny any related assertions which might
27 subsequently be asserted by the government.

36. Defendant Taqueria Los Primos No. 2, a partnership, and its partners, Jesus Marques and Ramon Marquez, admit allegations in paragraph 36. However, Defendant denies allegations to the extent that the statements in paragraph 36 refer to any allegations of neglect or refusal to pay the assessments described in paragraph 27.

37. Defendant Taqueria Los Primos No. 2, a partnership, and its partners, Jesus Marquez and Ramon Marquez, generally believe the assertions of paragraphs 27 and 37 to be true, and reserve the right to admit or deny any related assertions which might subsequently be asserted by the government.

38. Defendants admit the allegations in paragraph 38.

AFFIRMATIVE DEFENSES

FIRST AFFIRMATIVE DEFENSE

SEIZURE IS NOT A REASONABLE ALTERNATIVE FOR COLLECTION BECAUSE
EQUITY IN THE PROPERTY IS INSUFFICIENT TO SATISFY THE LIABILITY

39. Pursuant to 26, United States Code, Sections 6331(j), prior to seizure, Plaintiff must implement a thorough investigation establishing that there is sufficient equity from the sale real property described in paragraph 9 of the Complaint to satisfy the tax liability.

40. Defendants believe that the fair market value of the residence described in paragraph 9 of the Complaint has significantly declined since the last professional appraisal

1 performed on April, 14 2005. Accordingly the equity in this
2 residence, in a sale, is believed to be insufficient to satisfy
3 assessments described in paragraphs 18, 21, 24, and 27 of the
4 Complaint.

5
6 SECOND AFFIRMATIVE DEFENSE

7 REASONABLE ALTERNATIVES FOR COLLECTION EXISTS

8 41. Pursuant to Treasury Regulations, Subchapter F,
9 Section 301.6334-1(d)(1), Plaintiff must establish that there
10 are no other reasonable alternatives for collection of the tax
11 liabilities.

12 42. Defendants allege that a reasonable alternative for
13 collection is to allow the Defendants to pursue a home loan or
14 refinance. If successful, Defendants would forward all loan
15 proceeds to Plaintiff which would substantially reduce the
16 assessments described in paragraphs 18, 21, 24, and 27 of the
17 Complaint.

18 43. Further, seizure of the home residence is against
19 public policy in light of the reasonable alternative to
20 collection stated above in paragraph 42. Especially, when
21 considering that Defendants, Jesus and Olga Marquez and Ramon
22 and Juanita Marquez, including their four children would be
23 homeless if seizure of the real property was granted.

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1 WHEREFORE, Defendants pray this Honorable Court for the
2 following relief:

3 1. For a finding that Plaintiff has failed to fully
4 investigate and establish that foreclosure of real property
5 described in paragraph 9 of the Complaint would sufficiently
6 satisfy Defendants' unpaid federal liabilities;

8 2. For a finding that Plaintiff has failed to show that
9 there are no other reasonable alternatives to collection of
10 Defendants' unpaid federal liabilities;

12 3. For dismissal of the Plaintiff's action with
13 prejudice; and

15 4. For such further and other relief and the Court deems
16 fair and just.

20 Dated this 11th day of March, 2008

21 /S/ CINDY L. HO

22 CINDY L. HO
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23 ROBERT L. GOLDSTEIN
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VERIFICATION

I, Cindy L. Ho, am an attorney for the Defendant in the above-entitled action. I have read the foregoing *Answer* and know the contents thereof. The same is true of my own knowledge, except as to those matters which are therein alleged on information and belief, and as to those matters, I believe it to be true.

I declare under penalty of perjury that the foregoing is true and correct and that this declaration was executed at San Francisco, California.

Dated this 11th day of March, 2008

/S/ CINDY L. HO

CINDY L. HO
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ROBERT L. GOLDSTEIN
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